

ONEIDA L. DARLEY
2108 S. E. 7TH STREET
OCALA, FLORIDA 34471

Telephone 352 622 1138

2005 NOV 8 AM 9 46

November 1, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 S. Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I can think of no beneficial outcome by allowing Wal-Mart to get into the banking business. Their corporate ethics seem questionable at best and to expand their powers into the world of banking seems to me to be unwise. How much wealth is enough?

In Florida we have innumerable banks – it's already hard to keep up with what's going on in the banking industry. Acquisitions and mergers seem to occur almost daily and it is almost impossible to stay informed.

Dilution such as that caused by approving Wal-Mart's request for a charter will be disrupting, it will not contribute to greater consumer safety and I believe overall it will be detrimental to the banking industry and to our country.

Please reject Wal-Mart's application for a banking charter.

Sincerely,



Oneida Darley

²¹
Dozier
(D. Promani)